## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventors:

Emily Chien, et al.

Docket No.

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Examiner:

Dennis William Ruhl

Title:

A SYSTEM AND METHOD

Confirmation No.: 2560

FOR USING LOYALTY

POINTS

## AMENDMENT AND REPLY

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## Dear Commissioner:

In reply to the Final Office Action dated December 29, 2008, of which this Reply is within two months, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 27 of this paper.